

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	JORGE FELIX MARCELO CRUZ SR	§	Case No.: 06-12713
	ALMA CRUZ	§	
		§	
		§	
		§	
		§	
		§	
	Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/05/2006.
- 2) This case was confirmed on 11/27/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/04/2009.
- 5) The case was dismissed on 09/14/2009.
- 6) Number of months from filing to the last payment: 35
- 7) Number of months case was pending: 39
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 112,109.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 79,266.00
Less amount refunded to debtor	\$ 2,100.00
<b>NET RECEIPTS</b>	<b>\$ 77,166.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 5,230.29
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 6,730.29**

Attorney fees paid and disclosed by debtor **\$ 1,500.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CIRCUIT CITY/CHASE	SECURED	500.00	.00	500.00	247.31	12.50
CIRCUIT CITY/CHASE	UNSECURED	1,358.00	NA	NA	.00	.00
AMERICAN HOME MTG	SECURED	NA	213,360.46	52,995.03	52,995.03	.00
VOLVO	SECURED	4,561.00	4,196.87	4,196.87	1,939.19	132.90
WILSHIRE CREDIT CORP	SECURED	NA	53,581.08	13,433.51	13,433.51	.00
LVNV FUNDING	UNSECURED	6,041.00	7,236.48	7,236.48	85.73	.00
LVNV FUNDING	UNSECURED	429.00	592.14	592.14	.00	.00
NATIONAL CAPITAL MGM	UNSECURED	6,634.00	9,238.39	9,238.39	35.66	.00
ECAST SETTLEMENT COR	UNSECURED	3,939.00	4,366.17	4,366.17	21.18	.00
ROUNDUP FUNDING LLC	UNSECURED	7,870.00	8,353.94	8,353.94	.00	.00
CHASE	UNSECURED	2,655.00	NA	NA	.00	.00
MANN BRACKEN	OTHER	NA	NA	NA	.00	.00
HFC	UNSECURED	17,046.00	NA	NA	.00	.00
FREEDMAN ANSELMO LIN	OTHER	NA	NA	NA	.00	.00
MARATHON PETROLEUM	UNSECURED	200.00	350.22	350.22	.00	.00
WILLIAMS & WILLIAMS	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	11,246.00	15,820.99	15,820.99	.00	.00
NICOR GAS	UNSECURED	115.00	NA	NA	.00	.00
SALLIE MAE SERVICING	UNSECURED	20,883.00	17,192.06	.00	.00	.00
LVNV FUNDING	UNSECURED	2,513.00	4,071.62	4,071.62	48.24	.00
SURGICAL CONSULTANTS	UNSECURED	294.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	920.00	1,171.56	1,171.56	.00	.00
VOLVO	SECURED	NA	4,196.87	.00	.00	.00

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| **Scheduled Creditors:** |

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN HOME MTG	SECURED	NA	1,484.46	1,484.46	1,484.46	.00
JOANN CRUZ	OTHER	NA	NA	NA	.00	.00
SALLIE MAE SERVICING	UNSECURED	NA	6,371.07	.00	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	21,908.15	21,908.15	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	66,428.54	66,428.54	.00
Mortgage Arrearage	1,484.46	1,484.46	.00
Debt Secured by Vehicle	4,196.87	1,939.19	132.90
All Other Secured	<u>500.00</u>	<u>247.31</u>	<u>12.50</u>
<b>TOTAL SECURED:</b>	72,609.87	70,099.50	145.40
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	73,109.66	190.81	.00

**Disbursements:**

Expenses of Administration	\$ 6,730.29	
Disbursements to Creditors	\$ 70,435.71	
<b>TOTAL DISBURSEMENTS:</b>		\$ 77,166.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/21/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.